

AFFORDABLE CARE ACT

CHANGES WISCONSIN'S BADGERCARE+

**WHAT IS *THE*
*MARKETPLACE?***



2011-2013 BUDGET IMPLEMENTS CHANGE

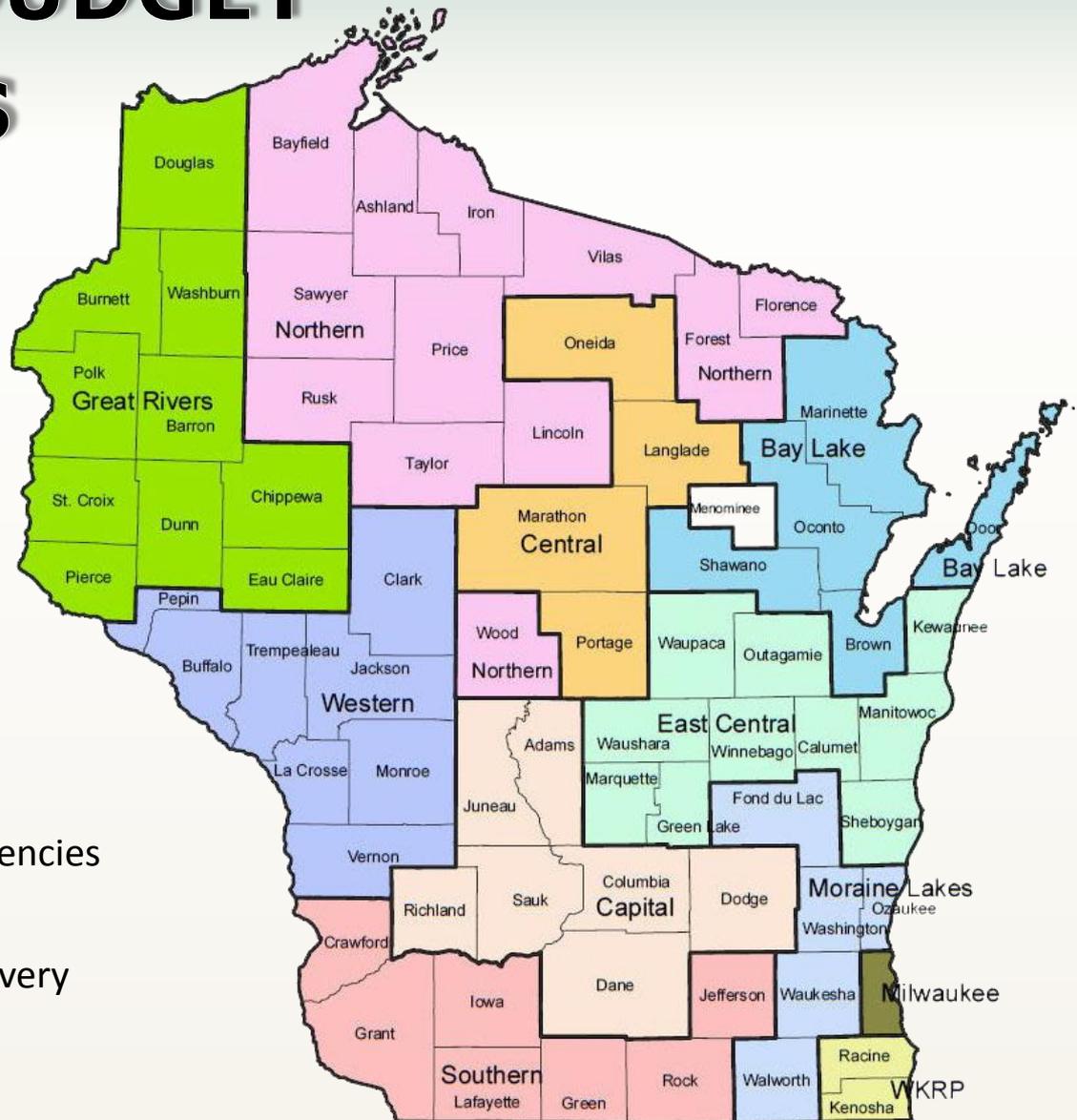
Department of
Health Services



Create Consortia

Goals

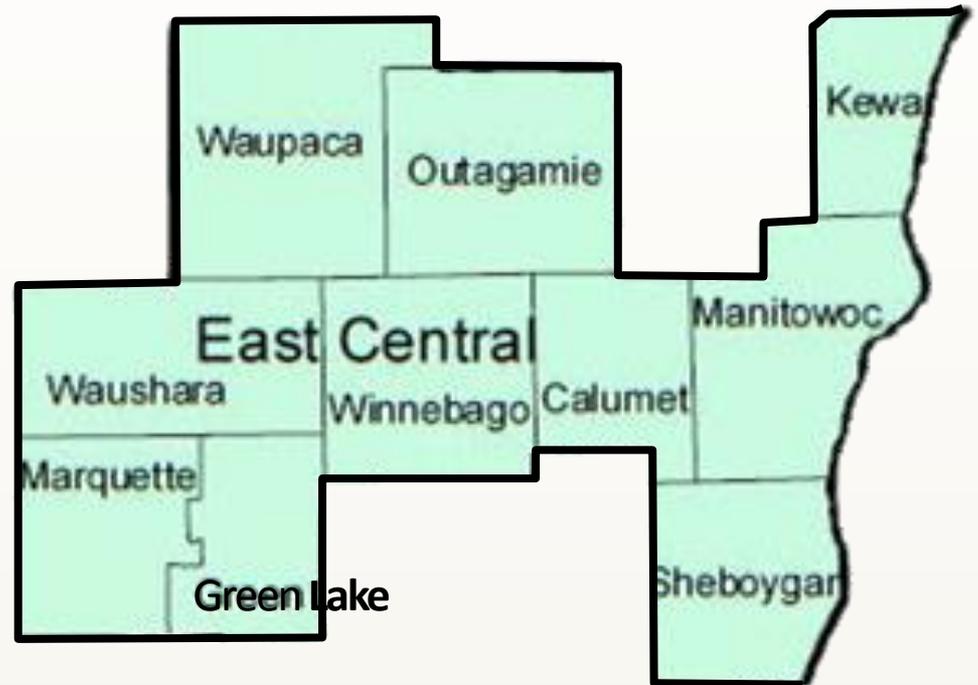
- Increased administrative efficiencies
- Continued local presence
- Standardization of service delivery
- IM Administration Unit



INCOME MAINTENANCE ADMINISTRATION

Improve Standardized Delivery of Service

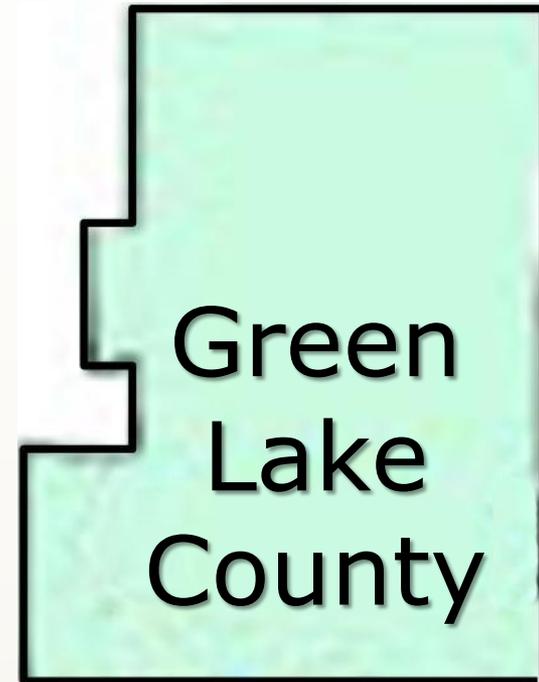
- Providing in-person services
- Conduct application processing
- Eligibility processing services
- Centralize document processing
- Providing IM worker training
- Maintaining CARES
- Providing IT for Call Centers
- Provision of fair hearings & benefit recovery



INCOME MAINTENANCE ADMINISTRATION

Services Provided by Green Lake County

- Apply / Determine Eligibility for
 - FoodShare Wisconsin
 - Medicaid
 - BadgerCare
 - MAPP
 - Family Care
 - Family Planning Waiver
 - Long-term Care Services
 - Energy Assistance
 - Wisconsin Shares Child Care
- Report / Update Changes to Case
- Provide Services to CCA (*ECIMP*)



MAJOR REVISIONS To HEALTH CARE

NOT SINCE 1965 . . .

July 30, 1965

- President Lyndon Johnson's Administration
- Medicare Established
- By amending the social security program



ELIGIBILITY TODAY . . .

BADGERCARE+

Caring for Minor Child



Be Pregnant



OR

BADGERCARE+CORE

**Affordable Health Care to
low-income adults w/no
dependent children** (*childless adults*)

- Enrollment : 6/15/2009
- Expected to enroll 40,000 of 81,000 eligible
- 19 - 64 years old
- < 200 % FPL
- No access to health insurance
- \$60 Processing Fee

Results

- 10/09/2009 Suspended enrollments
- Received 500 – 600 applications / day (37,000 in < 2 months)
- Eligibility processing services
- 164,323 on wait list

ESTIMATED NEW ENROLLEES

BADGERCARE+

	10/2013 to 01/2014	02/2014 to 12/2014	Total
Calumet	216	411	627
Green Lake	135	180	315
Kewaunee	124	167	291
Manitowoc	517	690	1207
Marquette	119	159	578
Outagamie	1067	1429	2496
Sheboygan	791	1064	1855
Waupaca	375	504	879
Waushara	183	246	429
Winnebago	1080	1466	2546
Total	4607	6316	8377

MARKETPLACE

	10/2013 to 01/2014	02/2012 to 12/2014	Total
Calumet	1099	1822	2921
Green Lake	686	1137	1823
Kewaunee	631	1048	735
Manitowoc	2630	4359	6389
Marquette	605	1003	1608
Outagamie	5433	9004	14437
Sheboygan	4021	6665	10686
Waupaca	1908	3163	3271
Waushara	933	1547	2480
Winnebago	5495	9107	14602
Total	23441	38855	58952

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The State estimates that 60% of all individuals eligible for the MARKETPLACE will have some contact with the Economic Support agencies (35,371)



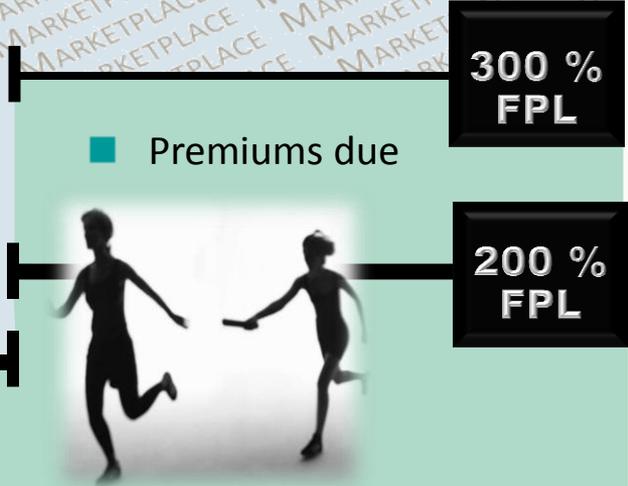
NEW ELIGIBILITY LIMITS

Parents and Caretakers

Childless Adults

Children

**100 %
Federal
Poverty
Level
(FPL)**



- No Premiums
- No insurance access and coverage test

- No Premiums
- No Processing Fee
- No Wait List

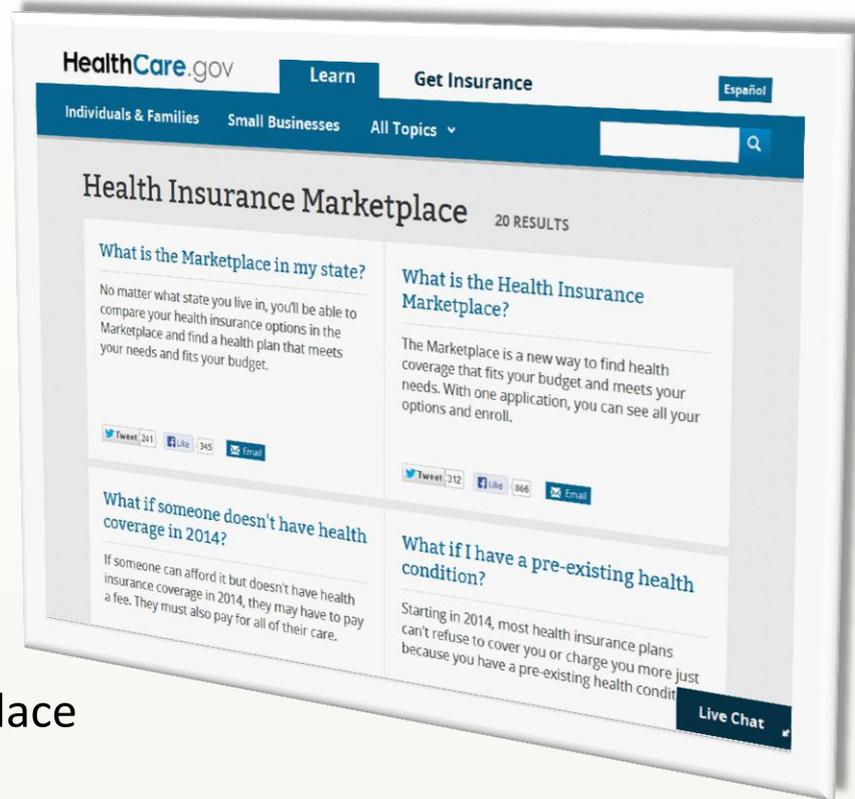
- Eligible at or below 300% FPL

FEDERAL POVERTY LEVELS

	100%	200%	300%
Family Size	<i>Monthly Income Limit for Adults</i>	<i>Monthly Income Level for Children with Premium</i>	<i>Monthly Income Limit for Children</i>
1	\$ 958	\$ 1,862	\$ 2,873
2	\$ 1,293	\$ 2,522	\$ 3,878
3	\$ 1,628	\$ 3,182	\$ 4,883
4	\$ 1,963	\$ 3,842	\$ 5,888
5	\$ 2,298	\$ 4,502	\$ 6,893

MARKETPLACE

- **Exchange** ▪ Health Care Exchange
- **Obama-care**
- **ACA** ▪ Affordable Care Act
- **FFM** ▪ Federally Facilitated Marketplace
- **PPACA** ▪ Patient Protection and Affordable Care Act



MARKETPLACE

EASIER WAY TO SHOP FOR HEALTH COVERAGE

- Simplified Search
- All Options in One Place
- Streamlined Application

MOST WILL GET BREAK ON COST

- 90% Currently Insured Will Qualify For Discount or Free Health Insurance

CLEAR OPTIONS ... *APPLES - TO - APPLES* COMPARISON

- All Plans Present Their Price & Benefit Info in Plain Language



HOW THE MARKETPLACE WORKS



Create an account

First you'll provide some basic information. Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

QUALIFIED HEALTH PLANS

4 Categories of Marketplace Insurance Plans

All offer the same set of
Essential Health Benefits

Plans do not reflect the
quality or amount of
care provided

PLATINUM

Most expensive premiums,
best coverage, lowest deductibles

GOLD

More expensive premiums,
good coverage, low deductibles

SILVER

More expensive premiums,
better coverage, lower deductibles

BRONZE

More affordable premiums,
higher deductibles

MAGI

MODIFIED ADJUSTED GROSS INCOME

New Income Counting Rules

- Child Support, Workmen's Comp, Veteran's benefits are no longer counted as income
- Child Support is no longer counted as a deduction
- Self-employment calculations no longer include depreciation/depletion
- Deductions that are pre-tax from wages not counted as income
- Most children's income will not be counted

HOUSEHOLD COMPOSITION

New Household Composition Changes

- Tax Relationships To Determine Household Composition
- Similar HH have VERY different outcomes, depending on Tax Filing Status
- Person-Specific: HH Comp determined One Person At A Time

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2012** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2012, or other tax year beginning . . . 2012, ending . . . 20

Your first name and initial . . . Last name . . . See separate instructions.
Your social security number . . .
If a joint return, spouse's first name and initial . . . Last name . . . Your social security number . . .
Spouse's social security number . . .
Home address (number and street). If you have a P.O. box, see instructions. . . Apt. no. . .
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). . .
Foreign country name . . . Foreign province/state/county . . . Foreign postal code . . .

Filing Status Check only one box.

1 Single
2 Married filing jointly (even if only one had income)
3 Married filing separately. Enter spouse's SSN above and full name here. ▶
4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 Qualifying widow(er) with dependent child

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a.
b Spouse

c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If child under age 17 (qualifying for child tax credit (see instructions))
(1) First name	Last name			

d Total number of exemptions claimed . . .

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2 . . . 7
8a Taxable interest. Attach Schedule B if required . . . 8a

▲ Make sure the SSN(s) above and on line 6c are correct.
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse
Boxes checked on 6a and 6b
No. of children on 6c who:
• lived with you
• did not live with you due to divorce or separation (see instructions)
Dependents on 6c not entered above
Add numbers on lines above ▶

How To Apply

HELP WILL BE AVAILABLE

- Regional Enrollment Network (REN)
- Electronic Application
- Paper Applications
 - Navigators
 - Certified Applications Counselors
 - Mobilizers
 - Agents & Brokers



How To Apply

HEALTHCARE.GOV

1-800-318-2596

- Customer service available 24/7
- English and Spanish (Language line for 150 others)
- Help with eligibility, enrollment and referrals
- Paper Application Available on: **MARKETPLACE.CMS.gov**

HEALTH INSURANCE MARKETPLACE ENROLLMENT RESOURCES

E4HealthWI.org

**PARTNERSHIP
COMMUNITY HEALTH CENTER**
Menasha • Appleton
920-750-6654

AGENTS & BROKERS

AVAILABLE TO HELP GREEN LAKE CO. RESIDENTS

Madison	WENDY BENKERT BARBARA KOSAK-SCHLAEFER	(608) 310-7040
Madison	PAUL CHARLES	(608) 273-3855
Madison	VIRGINIA ZEZULKA	(608) 288-2892
Wausau	EVONNE DEVORE	(715) 845-3184
Markesan	LAURA GIGSTEAD	(920) 748-2811
Steven's Point	PHILLIP HOLLIS	(715) 460-4831
Waupun	BRETTE STERK	(920) 324-2071
Mequon	APRIL WUTKE	(608) 273-3856
Fort Atkinson	MARK ZASTROW	(920) 723-9679

PENALTY

WILL PAY A PENALTY FOR ***NOT*** HAVING HEALTH INSURANCE

2014

- \$95/ Adult and \$47⁵⁰/Child (up to \$285/family) or 1% of family income (whichever is greater)

2015

- \$325/Adult and \$162⁵⁰/Child (up to \$975/family) or 2% of family income (whichever is greater)

2016

- \$695/Adult and \$347⁵⁰/Child (up to \$2,085/family) or 2.5% of family income (whichever is greater)

MEDICARE

MEDICARE IS **NOT** PART OF THE MARKETPLACE

Fee in 2014:

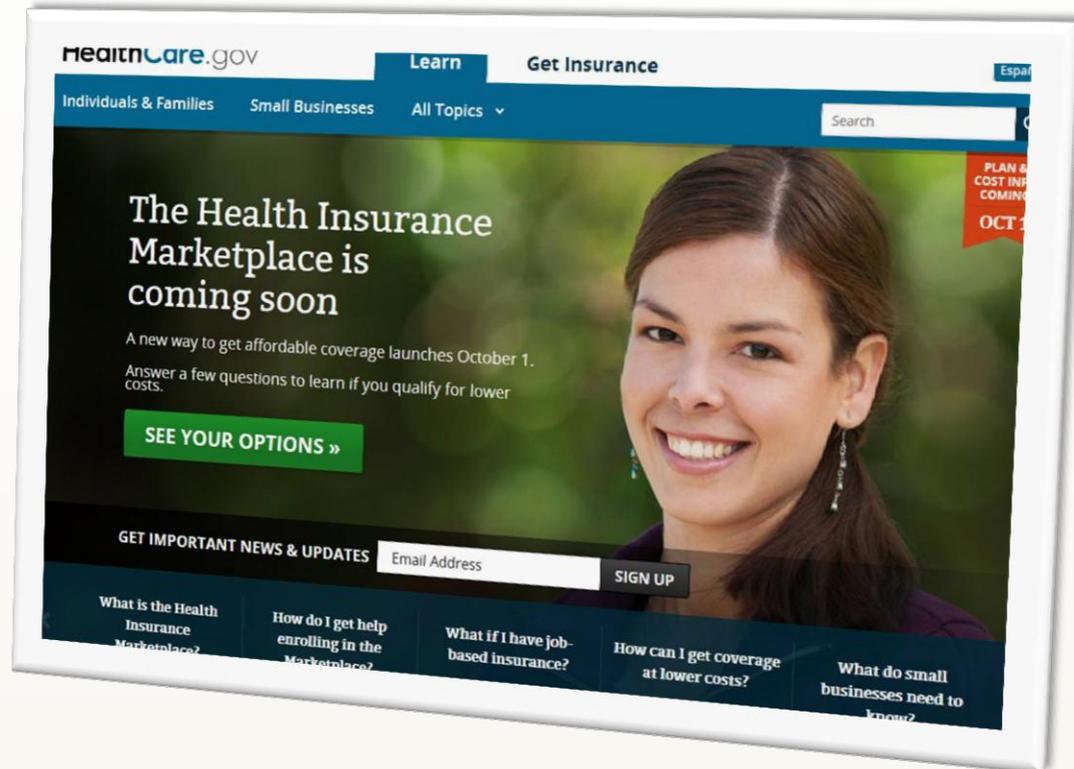
- You may pay more for coverage in the Marketplace
- You may have to pay a penalty for Medicare Part A, B and D if you choose to sign up for Medicare later
- You won't be eligible for lower costs to help pay your premiums or cost-sharing in the Marketplace
- If you're in the Marketplace when you become eligible for Medicare, you lose any tax credit/cost-sharing reduction you may have had

KEY POINTS TO REMEMBER

- The Marketplace is a new way to find and buy health insurance
- Qualified individuals and employers can shop for health insurance that fits their budget
- Individuals and families may be eligible for lower costs on their monthly premiums and out-of-pocket costs
- There is assistance available to help people get the best coverage for their needs.

MARKETPLACE

- **Sept. 23** · 1st Mailing to > 100% FPL Adults and > 300% Children RE: Upcoming Changes
- **Sept. 30** · 1^s Mailing to Wait List
- **Oct. 1** · Open Enrollment Begins
- **Nov. 18** · Begin Processing Held Applications
- **Nov. 23** · **MASS CHANGE**
Member accounts transferred to/from **BADGERCARE+** to/from Marketplace
- **Dec. 15** · Enrollment Deadline for Coverage 01/01/2014
- **Mar 31, 2014** · Open Enrollment Closes



QUESTIONS



For further information, see this presentation on our website at: www.co.green-lake.wi.us

If you have questions regarding our presentation, you can e-mail us or call us at:

glcdhhs@co.green-lake.wi.us or (920)294-4070/1-800-664-3588

To apply for the Affordable Care Act Insurance/Badgercare, contact: 1-800-318-2596 or for paper application/apply online: www.healthcare.gov